



## In Iowa's Interest:

### **Carroll Native Outlines Importance of Health Insurance Coverage in Cancer Care** *by Senator Tom Harkin*

In emotional testimony before the Senate Health, Education, Labor, and Pensions (HELP) Committee last week, Carroll native Stacy Cook described her experience battling breast cancer and having to pay out-of-pocket for services when she was denied health care coverage.

The testimony came during a hearing I convened to examine progress at the state and federal levels in creating health insurance exchanges authorized by the Affordable Care Act (ACA), and to review the new consumer protections that will begin in 2014. Having worked to help craft the law, I wanted to hear firsthand how these changes will impact consumers.

Cook was first diagnosed with breast cancer in December 2004, when she was 28 years old. At the time, she was fortunate to have adequate health insurance through her job to receive the care that she needed. But in March of 2012, after moving to Arizona, the cancer reappeared. She underwent a mastectomy only to discover her insurance would not cover the procedure or the chemotherapy treatments she would need. Further, the insurance would pay for only five doctor visits a year.

It was only after friends and family intervened that she was able to afford three of the six chemotherapy treatments that were recommended by her oncologist.

Cook's growing medical bills left her unable to pay her rent in Arizona, forcing her to move back in with her family. After she moved back to Iowa, she continued her search for health insurance coverage. Sadly, she has been denied coverage and is continuing to pay out-of-pocket for care.

"Unfortunately, I am now \$40,000 in debt because of my medical bills, and I feel that I will likely need to file bankruptcy in 2013," she described to the HELP Committee.

As a result of the Affordable Care Act, as of January 1st of next year insurance companies cannot discriminate against Americans with preexisting conditions, or charge higher premiums based on health status or gender, and their ability to raise premiums based on age will be limited.

"I now have peace of mind knowing that, in 2014, I will no longer be denied coverage because of my preexisting condition – cancer," Cook continued. "Having access to affordable insurance coverage and quality medical care will give me a better peace of mind for the future. My future is much brighter today than before the enactment of the Affordable Care Act, and for that I am very grateful."

It is testimony like Stacy's that make this fight so personal, so important to increasing access to quality, affordable health care in our country. It was stories like hers that inspired the debate when we were crafting this law and will lead to the progress when the full benefits of this law are realized next year.

If you have a story about how the Affordable Care Act will help you or your family, please share it via my website at <http://www.harkin.senate.gov/>.